

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh dana pihak ketiga, kecukupan modal diukur dengan *capital adequacy ratio*, dan risiko kredit diukur dengan *non performing loan* terhadap profitabilitas (*return on assets*) pada perusahaan perbankan Persero. Penelitian ini menggunakan teknik *purposive sampling* untuk mengumpulkan data populasi dari laporan keuangan Bank Umum Milik Negara 2013-2017. Teknik analisis data menggunakan regresi data panel dengan model *fixed effect*. Pengujian hipotesis menggunakan uji t, uji F, dan koefisien determinasi ( $R^2$ ). Secara parsial dari tiga variabel independen yang diteliti, ada 1 variabel independen yang berpengaruh signifikan terhadap *return on asset* yaitu *non performing loan* (NPL). Sedangkan 2 variabel independen tidak berpengaruh terhadap *return on asset* yaitu variable dana pihak ketiga (DPK) dan *capital adequacy ratio* (CAR). Dengan demikian hipotesis yang menyatakan bahwa DPK, CAR dan NPL secara simultan berpengaruh langsung dan signifikan terhadap *Return On Asset* sebesar 95,71%.

Kata Kunci : Dana Pihak Ketiga (DPK), Kecukupan Modal (CAR), Risiko Kredit (NPL). dan Profitabilitas (ROA)



## ABSTRACT

*This research aims to test the influence of third-party funds, variable capital adequacy measured by capital adequacy ratio (CAR), and the credit risk is measured by non performing loan (NPL), to the profitability (return on assets-ROA) at Persero banking company. This research is using purposive sampling technique to collect data population from financial reports State Owned Commercial Bank 2013-2017. The data were analyzed by means of panel data regression using the fixed effect model. Hypothesis testing uses t test, F test, and coefficient of determination ( $R^2$ ). Partially three independent variables studied, there are one independent variables that significantly influence the Return On Asset namely: non performing loan (NPL). While two independent variable does not affect the ROA is variable third-party funds (DPK) and capital adequacy ratio CAR. Thus the hypothesis that DPK, CAR and NPL simultaneously direct and significant impact on the ROA of 95,71%.*

*Keywords : Third-Party Funds, Capital Adequacy Ratio (CAR), Credit Risk (NPL) and Profitability (ROA)*

